QC school nurtures heritage tree

By Nikko Dizon

TO MOST of the girls in St. Theresa's College (STC) in Quezon City, the huge acacia towering on one side of the lawn of the grade school depart-

QC SCHOOL A4

PHILIPPINE DAILY INQUIRER
BALANCED NEWS, FEARLESS VIEWS



HERITAGE TREE Students of St. Theresa's College in Quezon City walk past a huge acacia tree, about 21 meters high and having a trunk diameter of 1.3 meters, inside the school compound. A marker declaring it a heritage tree was unveiled by officials of the Department of Environment and Natural Resources and STC.

Palace may free more detainees

Coloma says thorough review needed

By Christine O. Avendaño, Jocelyn R. Uy and Dona Z. Pazzibugan

MALACAÑANG yesterday said it was open to the idea of a general amnesty for all political prisoners as proposed by former Speaker Jose de Venecia Jr., but made it clear that this would have to be subjected to a thorough review first.

Secretary Sonny Coloma of the Presidential Communications and Operations Office said the review might have to be done by a group composed of such agencies as the Department of Justice, Commission on Human Rights and the Armed Forces of the Philippines.

Chief government negotiator Alexander Padilla said authorities were reviewing the cases of several other detainees, The Associated Press reported.

On Friday, President Aquino ordered the justice department to withdraw the charges of the

PALACE A6

Joker praises Noynoy for Nobel rites boycott

By Gil C. Cabacungan Jr.

PRESIDENT Aquino yesterday got rare praise from Sen. Joker Arroyo who blessed his decision to boycott the Nobel Peace Prize ceremonies for Chinese dissident Liu Xiaobo with the Arroyo administration's withdrawal of troops from Iraq.

"If you are the President, this is a hard decision to make. When confronted with hard choices, a President must exercise his will. It is a judgment call," Arroyo said in an interview with dzBB radio. He noted that both acts were meant to save Filipino lives at the risk of incurring the ire of the country's Western partners.

The senator lauded Mr. Aquino for his "decisiveness" in moving to save the five Filipinos on death row for drug trafficking by siding with China on Friday's Nobel boycott even though there was no certainty his plea would be granted.

"We are engaged in a gamble. Because of the actions of the Philippines, we are hoping that China will act on our request for a pardon. We should respect that," said Arroyo, the first executive secretary of the late President Corazon Aquino, Mr.

JOKER A20



Another letdown over 'snow show'

By Vincent Cabreza
Inquirer Northern Luzon

BAGUIO CITY—Organizers had promised an improved "snow show" for Saturday and Sunday to redeem themselves after the event on Dec. 4 that proved to be

ANOTHER A11

WHAT'S INSIDE

TELLING THE FILIPINO STORY TO THE WORLD

Editors' Note: For 25 days, we will be telling stories about the Inquirer to mark the paper's 25th anniversary on Dec. 9, 2010. Some are little inside stories but ... some are turning point stories that have changed the landscape of history; still others, big or small, seize the heart and never let go.

But whatever, the Inquirer will tell you the story.

Weathering storms, SARS, Erap, other disasters

By Kelly Fernandez
Chief, Inquirer Northern Luzon

TYPHOON "PEPENG," which struck Luzon in October last year a week after Tropical Storm "Ondoy" ravaged Metro Manila and Rizal, was no ordinary typhoon.

The rains Pepeng dumped on the Cordillera for almost a week toppled mountainsides in Benguet and buried more than 300 people under mud and rocks. In the lowlands, floods submerged more than 30 towns in eastern and central Pangasinan.

It was only on the morning of Oct. 9 that the Northern Luzon Bureau sensed the

WEATHERING A20



ACTIVISTS rally in front of what had been reported as an "Erap Mansion" on Palsone Street in Baguio City.

By Desiree L. Benedicto
Chief, Inquirer Visayas

A CRISIS defines a person's character. That is so true with most journalists.

Over the last 25 years since the Inquirer Visayas Bureau was set up, our correspondents have shown what they can and are willing to do to deliver the news, even beyond the call of duty.

They did it during the ... massive ... in the ... of the ... that buried Barangay Guinsaugon in St. Bernard, Southern Leyte; the oil spill that ruined marine life off Guimaras; and when Ty-

DEFINING A6

PDI launches iPhone app

By JV Rufino
Inquirer Mobile

ON ITS 25th anniversary, the Philippine Daily Inquirer (PDI) went live on the Apple iTunes store with the first iPhone application by a Philippine broadsheet.

PDI LAUNCHES A20

Inquirer anniversary and sweep of history

ANALYSIS

By Amando Doronila

"Armies will only be diminished and abolished when people cease to trust government."—Leo Tolstoy

IN ITS memorial book, "From Ninoy to Noynoy," marking its 25th anniversary, the Philippine Daily Inquirer (PDI), narrates the history of the Philippines over the last quarter of the 21st century spanning the bloodless February 1986 People Power Revolution and the election in May of Benigno Aquino III as the 15th President of the Republic.

Its foreword says the book is "about the triumph of a people over disaster and adversity in the last 25 years" as chronicled by the Inquirer, indisputably the leading broadsheet in the country today read by a million Filipinos each day.

The narrative suggests a historical confluence of the birth and rise of the PDI and the momentous political change in Philippine history—the down-

INQUIRER A20

Second FrontPage



Nowhere to go for 'truth' EO—Lagman

EVEN IF President Aquino amends his order creating a Truth Commission to include all previous administrations, it would still be unconstitutional, House Minority Leader Edcel Lagman said yesterday.

Exceeded authority

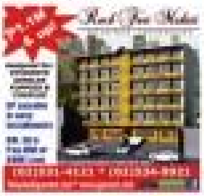
Palace bares Yule holidays

Church against street caroling

Binay may broach hostage crisis if given the chance



Samsung execs can't leave PH





QC school nurtures heritage tree

[illegible]

Marker

[illegible]

Minimum girth

[illegible]

Losing trees

[illegible]

Poor air quality

[illegible]

Just three last year

[illegible]

Father in school event

[illegible]

Enhance awareness

[illegible]

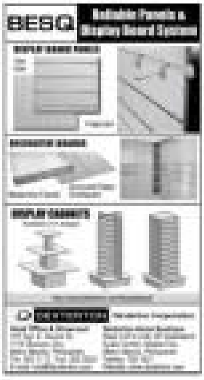
Rice field

[illegible]













Ateneo '60 has its own stamps

ATENEO de Manila High School Class 1960 marked its golden jubilee with the launch of commemorative stamps at the Church of the Gesu at Loyola Heights on Dec. 2.

Lorenzo Alfredo Gabo, chair of the Philippine Postal Board, and Postmaster General OIC and CEO Antonio de Guzman handed over to José Maria Ealing, president of the Ateneo group Eagles '56 '60 '64, the presentation frame containing the stamps and first-day covers issued by the Philippine Postal Corp.

Four stamp designs by the artist Raoul Fraeyo were released and would be made available to the public.

Before the formal launch and cancellation of the first-day cover, Eagles '56 '60 '64 heard Mass concelebrated by their teachers, Fr. Nemesio Miranda, S.J., Fr. Alberto Ampil, S.J., and Fr. Jesus Hernandez, S.J.

Eagles '56 '60 '64 also donated the carillon and Angelus bell of the Church of the Gesu.

US military cemetery—an oasis in a fort



A half-century later

Mementos of war

Battle of Coral Sea

MacArthur's Return

Relatives bring flowers

Prayer before battle



Treat yourself to the ideal gift that will last long after Christmas!
M PLACE
@ South Triangle
As low as
Php 5,700/month!
Where else can you find a deal like this? Living the active lifestyle you've always dreamed of, so close to all the popular dining places, bars, and spas in Timog. Centrally located along Panay Avenue and Mother Ignacia, you'll just be a few steps away from ABS-CBN. Prime living location at an affordable price. Check out M Place @ South Triangle now!
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As low as
Php 6,200/month!
This is a lifestyle you can easily afford! Get the most out of your leisure time by living close to a shopping haven, with all your favorite malls close by. Get to work conveniently with The Ortigas Central Business District just a few blocks away. Everything you need is definitely within the vicinity. Learn more about M Place @ Ortigas now!
FOR ANNOUNCEMENT PURPOSES ONLY
KIM CHIU
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For inquiries,
call (632) 858-0300 today!
SMDC
The good guys!



Palace may free more detainees

Good start

Reduce tension

For the sake of talks

No recall of awards

Mang Inasal's droplights sustain a church



He was a reformed drug addict and a new pastor with a growing family and a fledgling church in a post-9/11 world defined by paranoia impacting on world travel and exchange of goods.

Pastor Bernard Langarayan looks back on those dark days when the lamp export business that has sustained his family, church, and neighbors had to close because world security concerns banned them from exporting their lamps crafted from handmade paper.

This meant closing their showroom in a major mall in Iloilo City, laying off about 30 workers, and finding work that could support a family and the Covenant Reformed Church that has Baptist roots.

A LIFE-CHANGING ENCOUNTER





CHURCH TRANSFORMS INTO FACTORY



Defining moments for Inquirer Visayas correspondents



Panaon landslide

Scenes of horror

Guinsaugon tragedy

Communication cut off

Sinking in mud

Brushes with danger

Guimaras oil spill

Ati-Atihan amok

A diary of 'Frank'

Globe Asiatique head says gov't has no case

By Jerry E. Esplanada

BOTH THE Home Development Mutual Fund (Pag-Ibig) and the National Bureau of Investigation (NBI) have failed to show proof that Globe Asiatique Realty Holdings Corp. "misappropriated and misused billions of pesos in government housing loans," said the embattled realty firm's president.

In a 35-page counter-affidavit, Globe Asiatique president Delfin S. Lee asked for the dismissal of the syndicated estafa charges filed against him on Oct. 20 by the Pag-Ibig Fund and NBI.

Lee told the Department of Justice (DOJ) that contrary to the two agencies' claims, "no evidence was submitted to prove misappropriation" of public funds.

The two agencies claimed Lee enlisted "ghost borrowers" to fund his projects. They also charged Globe Asiatique with failing to buy back 1,750 accounts amounting to P1.2 billion in connection with one of its housing projects in Pampanga.

"There is no direct and competent evidence connecting me to the alleged fraud," complained Lee.

He also asserted that no proof was presented by the two agencies to show he had directed Globe Asiatique to engage in illegal business practice.

"In fact, we cooperated with Pag-Ibig Fund in the investigation of the alleged spurious buyers [of Globe Asiatique's Xevera housing units in Pampanga]," he pointed out.

Aside from Lee, the following were ordered respondents in the case: Dexter Lee, GA executive vice president and chief finance officer; Cristina Salagon and Cristina Sagun, heads of the GA accounting and documentation departments; and Lerma Ming, [illegible], all GA employees allegedly responsible for soliciting and paying off the fake "ghost borrowers."

Also charged was lawyer Alex Alvarez of Pag-Ibig Fund's legal department "who facilitated most of the alleged fraudulent loans submitted by GA to the agency."

Pag-Ibig and the NBI said the respondents were part of a "syndicate consisting of more than five persons coming together with the intention of defrauding [illegible], resulting in the misappropriation of money contributed by the general public."

But "there are no specific allegations in the DOJ complaint on the formation of the so-called syndicate," said Lee.

He insisted that they "did not commit any crime."

"The truth [illegible] speaks for itself. The documentation that we built tells a story that is diametrically opposed to the one being depicted by the complainants," he said.

Lee called the criminal case a "mistake fueled by [illegible]."

Globe Asiatique "has been engaged in the real estate business for 20 years with an unblemished record. In 2007, it was cited as the Most Promising and Progressive Developer of the Year by the Housing and Land Use Regulatory Board. For its part, the Home Development Mutual Fund certified its 99.97-percent performing account ratio," Lee noted.

"Globe Asiatique prides itself on building sustainable communities. It gives free elementary and high school education and builds schools in partnership with the Department of Education, as well as municipal halls and chapels," he said.



RUNNING FOR HOUSES Runners take off for ING Bank's "Running 20" at Bonifacio Global City Sunday in support of Habitat for Humanity's effort to raise funds for the [illegible] Village in Calamba, Laguna, that will house [illegible] families displaced by typhoons "Ondoy" and [illegible] along the Pasig River. [illegible]

Cult leader in alleged P24-M swindle hunted

By [illegible]

A WARRANT has been issued for the arrest of the former leader of a Christian cult charged with swindling two church members of P24.5 million.

The warrant was issued by Branch 214 of the Regional Trial Court of Mandaluyong City on Oct. 5 but the accused, Jose Luis Gonzalez-[illegible], founder of the [illegible] Christian Church and operator of several businesses in [illegible], Mandaluyong, was reported to have left the country in May.

Spouses Enrique and Victoria [illegible], owners of [illegible] Sales in [illegible], filed the estafa case against Gonzalez last year. [illegible]

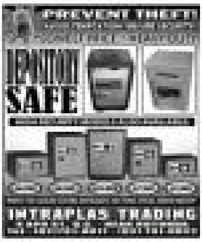
The complex, [illegible]

[illegible]

"I was shocked," Victoria recalled. "They wanted to take over our business of [illegible] years."

[illegible]

Robredo: We'll make STL more like 'jueteng'





















Lubang: Wi-fi in plaza, free laptops in school



LAPTOPS for every student is what Secretary Luistro would like to see.

Started as a joke

10 steps ahead

'We will save trees'

THE DAILY GOSPEL

JCI PHILIPPINES AWARDS TEN OUTSTANDING YOUNG MEN AND WOMEN

The Junior Chamber International Philippines together with TOYM Foundation, Gerry Roxas Foundation and Banco de Oro, has recently concluded its search for The Outstanding Young Men of the Philippines 2010.

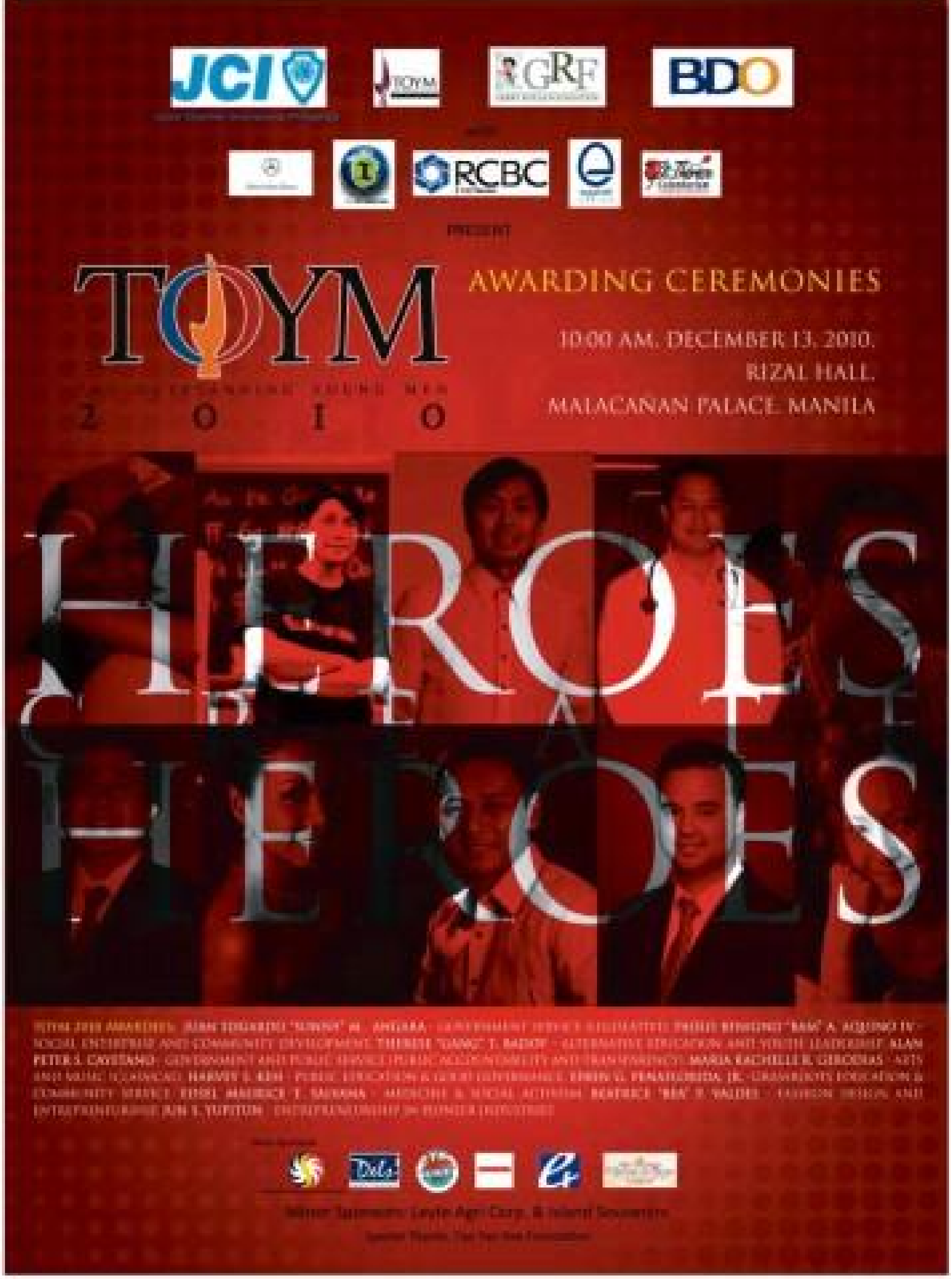
After a year-long search, ten winners have been chosen. Nominations were screened by a panel composed of past TOYM awardees Theodore Te (2002 – Legal Aid), Roberto Alampay (2009 – Democracy and Human Rights Advocacy), Allan Bernardo (2003 – Psychology and Education), Romeo Gardose (2008 – Sports), Johnlu Koa (1996 – Business Entrepreneurship), Antonio Maigue (2002 – Concert Music) and chaired by Ms. Anthonette Alienas (2009 - Human Resource Development).

The winners were selected by the distinguished board of Judges led by Associate Justice Conchita Carpio-Morales and composed of Roberto Barreiro, EVP and COO of TV5, Jose Mari Chan, Chairman and COO of BISCOM Inc., Dr. Enrique Ona, Secretary of Department of Health, Congressman Tomas Osmeña, Representative of the 2nd District of Cebu, Cesar Virata, Vice Chairman and CEO of RCBC and Johnlu Koa, Founder and COO of The French Baker.

50 years ago, Ninoy Aquino was conferred the TOYM award for Public Service. His heroism and love for our motherland has inspired countless Filipinos to be heroes, as well.

This year's theme "Heroes Create Heroes" was inspired by him and highlights the importance of role models, these heroes, in serving as inspiration to the young.

The TOYM Awards recognizes these ten outstanding individuals who, not only excel in their profession, but who made a difference in the lives of the people in their community or to our country, as a whole. It is our hope that through this recognition, many more young people will be inspired and become heroes for the Filipino youth.



OPINION

Nobel Please Prize

EDITORIAL



Sand, surf, sea, sky and fiery sunsets at Siquijor

AS I SEE IT



Neal H. Cruz

Truth

THERE'S THE RUB



Conrado de Quiros

The SC and the Truth Commission

SOUNDING BOARD



Fr. Joaquin G. Bernas, S.J.

Crisis of journalism

KRIS-CROSSING MINDANAO



Antonio J. Montalvan II

'Kung Walang Baril Di Tayo Mababaril'

COMMENTARY

Reynaldo "Nandy" Pacheco

A group of individual believers in a most peaceful and nonviolent manner will distribute stickers with a singular and resounding message

We could use a Truth Commission

REVEILLE



Ramon J. Farolan

LETTERS

No PH brochures in UK travel agencies

Despite it all, justice system working

UP student-leaders must uphold UP ideals

Misleading news report on CenPEG

Revise bad provisions in HB 96

Across the NATION

No court yet to try 2008 quarry case

CITY of San Fernando—The Supreme Court has yet to instruct an executive judge here to raffle off to a court a suit involving a Pampanga quarry ordinance that left more than P170 million inaccessible after it was kept in trust.



4 days of rain floods 108 villages in Capiz, kills 2

Iloilo has reduced brownouts with coal-fired power plant



SNOW EFFECT





PAMPANGA lanterns spread cheer among Filipinos in Bangkok, Thailand, which, like the Philippines, has its own festival of lights.

Lanterns spread cheer to Thailand



100 Ilocos detainees freed thru justice on wheels

Ex-gov't exec convicted for graft finds jail term harsh

Appeal

Innocent



STUDENTS of Yaguo Elementary School in San Andres, Quezon, receive early Christmas gifts of assorted school supplies.

Manila school brings early Christmas to remote village

Woman who gave birth to quadruplet seeks help

Santa cops bike, hike, bring gifts to terrified school

NEWSBRIEFS

CITY OF SAN FERNANDO

2 electrocuted

MARILAO, BULACAN

Appliances recovered

CABANATUAN CITY

BIR exceeds target

LAGUNA

Drivers' group head slain

Joker praises Noynoy for Nobel rites boycott

Dangerous policy

Not giving up

Closure to fiasco

Inquirer anniversary and sweep of history

A disappointment

Shift in orientation



PDI launches iPhone app

Weathering storms, SARS, Erap, other disasters



'PEPENG'S' WRATH

Bombshell of a tip

How did we get that picture?

'Feel good' poster girl

Lesson learned

Story made her pariah



POSTER GIRL

Another letdown over Baguio 'snow show'

Probe

Deceived



NO SHOW



Soar High on the Wings of Privilege
on the Premier Side of the Makati CBD
Three
CENTRAL
THE GRAND SHOWCASE OF YOUR SUCCESS
MAKATI CBD
All residences are PRE-FURNISHED.
856-4219 • 0915-4794078
MEGAWORLD

Aplus METRO

Editor: Abelardo S. Ulanday



LAST EMBRACE

Mother, child die in Pasig fire

By Cenon B. Bibe Jr.
Libre Desk Editor

FIREMEN found the burnt body of a 5-year-old girl still wrapped in the embrace of the charred remains of her mother after an hour-long fire that gutted their two-storey apartment unit in Maybunga, Pasig City, before dawn yesterday.

[illegible]







Skyway, Bangkal works exempt from Yule ban

Flagship projects

Taguig councilors set aside politics, okay P3.7-B budget

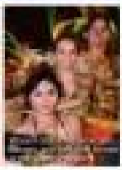
QC families get new homes for Xmas

Grand Fiesta Manila 2010: Philippine culture at its finest





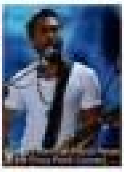












METRO Citizen's call



STILL PLYING

Pothole-riddled major thoroughfare

Don't drink and drive

Trucker turns street into parking lot

Arrogant pedicab drivers

Car wash kids won't take no for an answer

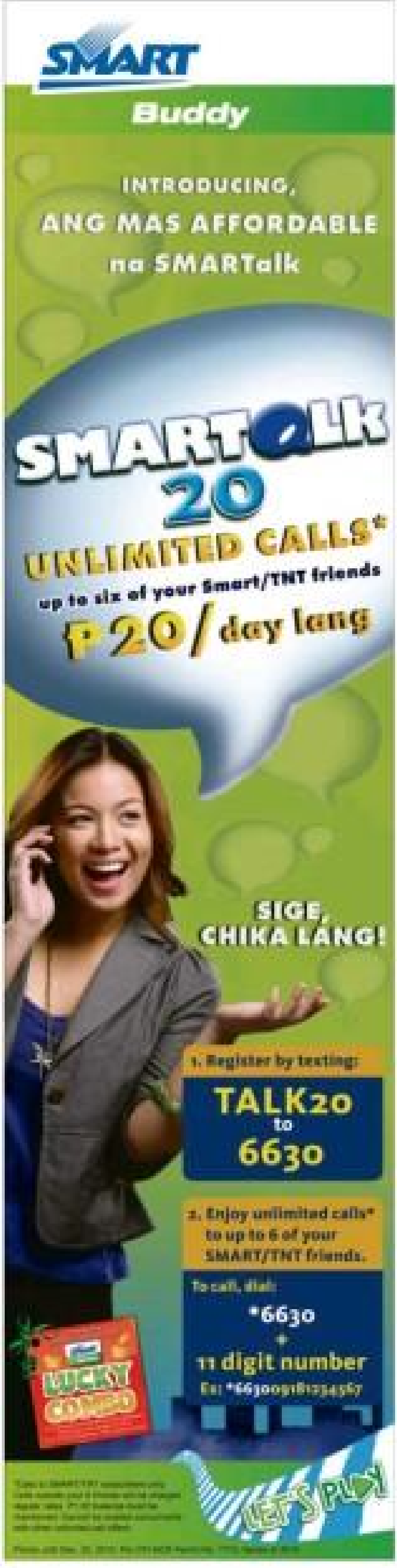
Vehicle with 'wangwang' in QC

Attention, Manila Water

Multiple problems in Las Piñas

Edwards, 61, eulogized as defender of her family





The WORLD

US recruited former Nazis, say documents

After World War II, American counterintelligence recruited former Gestapo officers, SS veterans and Nazi collaborators to an even greater extent than had been previously disclosed and helped many of them avoid prosecution or looked the other way when they escaped, according to thousands of newly declassified documents.



New York Times News Service

WorldBriefs

Stockholm hit by 2 blasts after e-mail warning

Madoff's eldest son hangs self in apartment

Holbrooke in critical condition after surgery

Backpack of cash transforms US homeless man

New York Times News Service

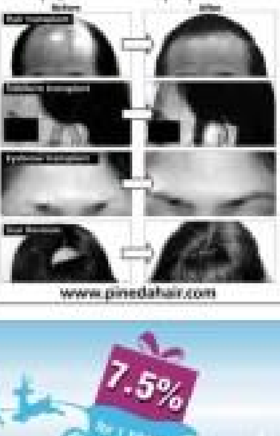


SPORTS



Texters new No. 1, down Air21





Vertek humbles Kenyans





POC eyes ex-champs as coaches



KRAWCZYK

Sieber, Krawczyk dominate local aces; Patrimonio sisters drop doubles, too

UK's Hadlow stamps kiteboarding class



HADLOW

Lascuña ties for 13th in Cambodian Open

Sailing's Asia Cup fires off January

Chiang Kai HS rips Uno

Beach Games bets still without medals

PH booters get P1M from MVP



Khan decisions Maidana in classic title fight

Agbeko, Mares take bantam bouts



Dirk leads Mavs to 12th victory

Korda paces LPGA Q-school

Michigan ice hockey crowd sets world mark



Fernando joins Philippine Open as pro



FERNANDO

St. Francis stops De Ocampo, notches 4th straight Uclaa win

NCBL: Bombers, Saints surge ahead

SPORTS

PRESIDENTIAL GOLD CUP

Handsome win for Yes Pogi



PH booters get ₱1M from MVP





BUSINESS



PAL warns against entry of foreign airlines

Indicators

PESO-DOLLAR RATE

43.660



STOCK MARKET

▼ 73.67



Weaker trading seen

IN THIS ISSUE

Cutthroat pricing seen causing heavy losses to existing firms

THE ENTRY of major foreign carriers into the Philippine market may cause disruptions in the local air travel industry, the country's flag carrier Philippine Airlines (PAL) said.





Weaker . . .

Three Aquinos, one peso bill

Biz Buzz
By the staff

Would-be VIP guest... asleep

DOT's advertising brouhaha

San Miguel's next target

A more activist MAP

MB plan B



PAL . . .

Manila port exceeds target

By Ronnel W. Domingo

[illegible]

Business

Gov't eyes online gaming rules

Telecom agency drafting memorandum circular

Group seeks review of Panglao airport plan

BUSINESS



Gov't spending ₱3B for Agus, Pulangi plants rehab

Ensuring stable power supply, prices in South



House bill allows private investors in BNPP plan

Asia seen facing major financial challenges in '11

Currency war, asset bubble threat

By Doris C. Dumlao

[illegible]

House bill allows...

[illegible]

Eton expects to post ₱1B in net income

[illegible]

Philippine Stock Exchange

[illegible]

Device eases storing, organizing content





When style, substance go hand in hand



Yahoo! tracks trends that set 2010 abuzz

Internet traffic . . .

InfoTech





Windows Phone 7: Is it worth the wait?

Text and photos by Charles E. Buban

MICROSOFT PHILIPPINES finally took the wraps off of Windows Phone 7 Series last Saturday, starting its bid here to challenge the dominance of arch-rivals Apple (iOS) and Google (Android OS) in the smartphone market.

Just like Zune

Right device

Internet traffic seen to grow fivefold over the next 5 years



BUSINESS



Developing economies to lead global ad spend

China, Russia, Brazil, India among advertising leaders

By Abigail L. Ho

ADVERTISERS ARE pouring more advertising cash into developing countries, as these were relatively shielded from the ill effects of the global financial crisis of 2008.

Data from British media services firm ZenithOptimedia showed that while the United States would be the biggest contributor to global ad spend by 2013 at $[illegible] billion, developing markets China, Russia, Brazil, Indonesia, and India would be among those leading growth in the next three years.

In terms of new ad dollars, these five markets would account for the biggest contribution between 2010 and 2013, or the difference between projected ad spends in 2010 and 2013. China with $11.4 billion, Russia and Brazil with $4.4 billion, Indonesia with $2.7 billion, and India with $2.5 billion.

"In recent years, there has been a big difference between the growth rates of developed and developing markets, and we expect this to continue, caused by the much stronger economic growth of the developing markets," ZenithOptimedia said in its latest report.

From this year to 2013, the media services firm estimated growth in Japan to reach 5 percent, North America 9 percent, and Western Europe 10 percent.

On the other hand, emerging regions Latin America was poised to grow by 26 percent, Central and Eastern Europe by 31 percent, Asia Pacific by 23 percent and Asia Pacific excluding Japan by 36 percent.

Developing markets, in particular, or those economies outside North America, Western Europe and Japan, would pick up their share of the global ad market from 31.5 percent in 2010 to [illegible] percent in 2013.

For this year, ZenithOptimedia projected the largest ad spend to still come from North America at $[illegible] billion, followed by Asia Pacific at $[illegible] billion, and Western Europe with $[illegible] billion.

In terms of advertising medium, television would continue to be the medium of choice this year, with ad expenditure estimated to reach $[illegible] billion.

Newspapers would contribute another $97.2 billion, and the Internet, the fastest growing ad medium, another $[illegible] billion.

By 2013, TV would remain king of all media, as it was expected to climb up $[illegible] billion in ad revenues.

Newspapers would hold on to the No. 2 position with an estimated ad spend of $[illegible] billion, followed closely by the Internet with $[illegible] billion.

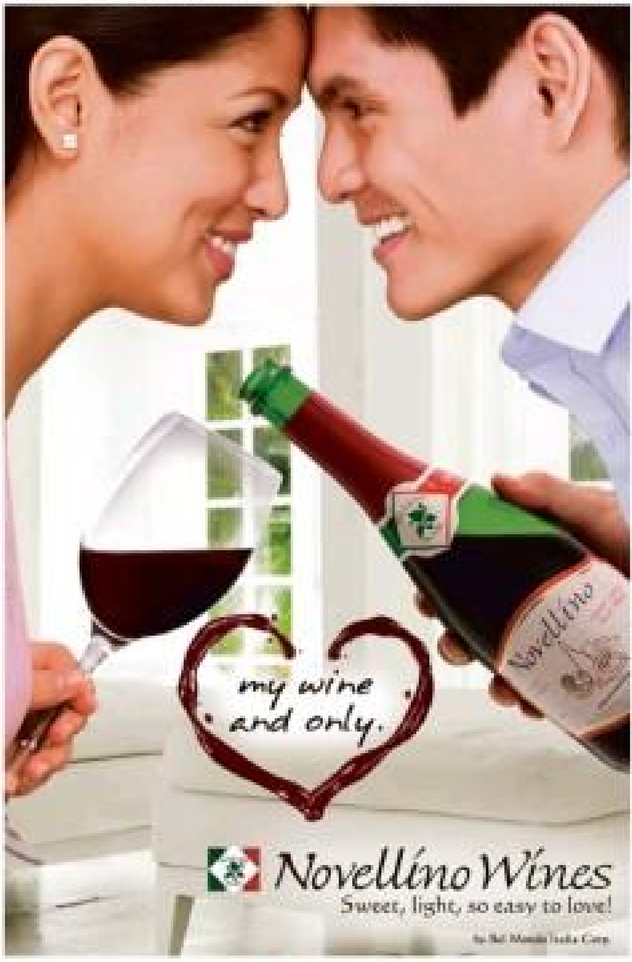
Publishers in the United States share the view that newspapers will continue to get a sizable share of advertising.

The country's biggest newspaper publishers said recently that advertising revenues continued to improve in the fourth quarter—even if they are still not ready to predict when or if traditional print revenue will start growing again.

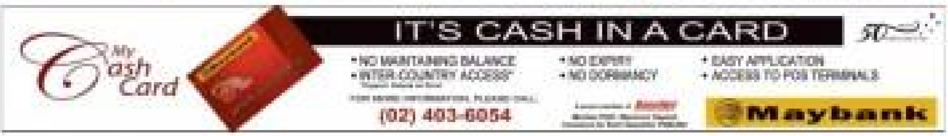
Gannett Co., publisher of USA Today and other dailies, and McClatchy Co., which owns The Sacramento Bee and The Miami Herald, said last week that smaller print declines and cost cutting will help results in the last three months of 2010.

Newspapers are struggling to arrest a nearly four-year slide in ad revenue as more advertisers turn to online destinations like Google and Facebook.

With a report from AP







PHILIPPINE RECLAMATION AUTHORITY

INVITATION TO BID

Bangko Sentral ng Pilipinas

INVITATION TO BID



So Lovingly Remembered
So Sadly Missed

In commemoration of the
98th Birth Anniversary of

Magnolia Welborn Antonino (†)

on
December 14, 2010

HER HUSBAND GAUDENCIO (†) TOGETHER WITH THEIR CHILDREN, GRANDCHILDREN AND GREAT-GRANDCHILDREN REQUEST RELATIVES, FRIENDS AND INQUIRER READERS TO PRAY FOR THE ETERNAL REPOSE OF HER SOUL.

CLASSIFIEDS

PROFESSIONAL SERVICES

TRANSPORTATION FOR RENT

NOTICE OF LOSS

REAL ESTATE FOR SALE



Hiring Winners

By Dan Magallanes

A Headhunt

School and Masters Degree

Why Graduates of Provincial Colleges/ universities

Communication Skills

Few factors to consider in hiring winners

Past Accomplishments

Industry Background

Other Important Factors

The Winners

Department of Agriculture
PHILIPPINE CARABAO CENTER

SUPPLEMENTAL / BID BULLETIN

Currency war reveals growing global rifts



A CHINESE shopper checks the prices of vegetables at a supermarket in Hefei. The rise of China's consumer prices was reported to be the fastest in more than two years.

Banks enabled Madoff scam, trustee claims



MADOFF

Binay Inducts Officers at Manila Harbour Centre



Business

Alternergy applies for five more wind projects

HS students to soon learn about stocks

Firm sees bright profit prospects in PH's renewable energy sector

BusinessMonday

Giving best value for money



2010 is a record year for Microtel Philippines.

By Tina Arceo-Dumlao

THE SIGNIFICANT drop in plane fares due to the bitter price war being waged by the country's airlines and the coming and going of Filipinos living and working overseas have contributed to the slow but steady growth in the country's tourism industry.

These factors as well as the continuing improvement in the country's economy have prompted Microtel Philippines, the hospitality arm of the Filinvest group of companies, to continue investing in more "no frills" hotels across the country, servicing mainly the middle-income market.

According to Jose Mari Del Rosario, president and CEO of Microtel Philippines, the tourism mindset is gaining ground among Filipinos. Thus, he adds, hotels need to be creating more destinations for both local and international tourists.

If 2010 will be the measure, then its luck in the growth prospects is well placed.

According to Del Rosario, 2010 has been the best year in the company's 12-year history in the Philippines in terms of hotel occupancy and revenues.

"We have benefited from a lively domestic market, as well as improved infrastructure, i.e. more affordable airlines and improved airports and roads," he adds.

Things did not look too bright, however, when Del Rosario brought the US-based Microtel product to the Philippines in 1998.

"That was the time when the Asian financial crisis struck, right in the middle of my negotiations with Microtel International. Many were skeptical

ON B4

Reconciling conflicting views on CCT

MAPping the Future



Feliciano C. Payumo

DSWD to retain CCT



AXA Philippines president crosses the line



HERMANN

'Giving best value for money'





GOINGS-ON

PSE holds 7th Bull Run

PFA holds seminar

IntelliCare turns 15

Another airline now flies direct from Cebu to Singapore



THE NEW direct service is now boosting travel between Cebu and Singapore

MOVEMENTS

LG Electronics names new top exec

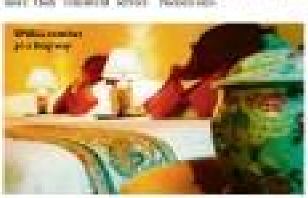
New trust officer joins ATR KimEng

JPMorgan Chase & Co. appoints Batungbacal

Oakwood Premier names new manager

Stores, shoppers turn to holiday online wish lists

What execs ...



BusinessMonday

What execs rarely (but should) see in Singapore



LIFESTYLE Arts&Books







CASA Gorordo is the center of the cultural revival that is clearly transforming Cebu's Parian district.

The spirit of the old Parian in Cebu

PRIDE OF PLACE



Augusto F. Villalon

THE OLD Parian in Cebu is regarded as the historic district where old Cebuano families trace their roots. But not much of the original Spanish colonial-era Parian houses located in the heart of Cebu remains today except for three houses.

Each of the surviving houses, however, is spectacular: Casa Gorordo, Cebu City's prime lifestyle museum, the Yap-Sandiego House, and the former Jesuit Residence, the oldest of the three.

Outstanding is the fact that all three privately owned heritage houses have been restored and are open to the public.

Casa Gorordo, Cebu City's first lifestyle museum and a gallery for Cebuano artists, opened its doors to the public 28 years ago. It is also the headquarters of the Ramon Aboitiz Foundation, one of the primary movers for the conservation of Cebuano heritage.

Although the Yap-Sandiego house displays a fine collection of traditional Cebu antiquities from residential furniture to religious art, the house goes beyond being a museum. It is the ancestral home where the Sandiego family actively revives Parian traditions.

At this season of the year, it is the pre-dawn Christmas Misa de Gallo folk procession with Joseph, Mary and a Child Jesus.

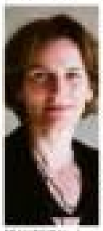
THE SPIRIT C2

International experts to grace green architecture confab

American Emilio Ambasz and Dutch Francine Houben are featured in a Manila symposium on sustainable design



EMILIO Ambasz



FRANCINE Houben

By Walter Ang
Contributor

TWO INTERNATIONAL architects, Emilio Ambasz and Francine Houben, will speak at a national architecture symposium on Jan. 20 to discuss "Global Green Strategies: Evolution of the Built Environment."

The symposium, organized by Architecture Network (Archinet), the University of Santo Tomas College of Architecture's student organization, will be held at Cinemaxx Theater, SM Mall of Asia.

Archinet planned the 2011 symposium theme to build on issues that were raised in the 2010 symposium that it also organized.

"The 2010 symposium, titled 'Asia's Green Cities: Visions of the Modern World,' concluded with a challenge and left an open-ended question that begs to be answered," says Archinet president Mon Abel Moraces. "What if we change the perception that 'building green' is something we can't afford and, instead, embrace the truth that 'we can no longer afford to build in any other way'?"

"Indeed, there is no easy solution when it comes to addressing the issue of sustain-

INTERNATIONAL C2







WEI-WU-YING Center for the Arts, Taiwan, designed by Houben



FUKUOKA Prefectural International Hall, Japan, designed by Ambasz

International experts to grace green architecture confab

From page C1

Connected



Responsible



DANCE and Music Centre, Netherlands, designed by Houben

Quadricentennial

The spirit of the old Parian in Cebu

From page C1



Tourism draw



Jollibee Foundation feeds kids, keeps them in school



The Busog Lusog Talino Program

Mentoring and Sustainability

Local partners running the BLT program

La Naval de Manila icon, carved by Baldemor, now enshrined in Lyon church in France



THE VIRGIN of La Naval in collaboration with Roy Gonzales, Tetta Agustin and Manuel Baldemor

ONE OF THE official titles of the Blessed Mother of God is "Help of Christians." Our Lady has many titles but the latter is most invoked during war and calamities as history points out.

From Our Lord's first public miracle where her intercession was said to succeed in saving a wedding from disaster, she is believed to have been helping humanity since.

In Lyon, France, there is a church dedicated to the Virgin Mary whose intercession has been credited to have saved the city from the plague of 1643. Since then, Christians from all over the world have chosen of icons of the Virgin Mary.

Perched on top of the Fourviere Hill, the Basilica of Notre Dame de Fourviere stands as lovable and magnificent as her patron. It was designed by Pierre Bossan from both Romanesque and Byzantine architecture.

It is topped with a gilded statue of the Virgin Mary placed in the mid-19th century to mark its [illegible]. Work in the [illegible] basilica was begun by the initiative of the people of Lyon in 1872. Finished in 1884, but the interiors were not completed until 1964.

In 2009, through the efforts of the Philippine Embassy in Paris and Consul Jean-Jacques Roch, an icon of the Virgin Mary was carved by the best artisans of Paete, Laguna, and by Manuel Baldemor.

Dressed with gold-thread brocade from Roy Gonzales and shipped to Lyon by Tetta Agustin, it represents the finest in religious art the Philippines has to offer.



ARTIST Manuel D. Baldemor gives the final touch on the icon of the Virgin in Lyon, France.



CLOSEUP of the Virgin of La Naval

In October this year, a procession was held in Lyon in conjunction with the celebration of Our Lady of the Most Holy Rosary in Santo Domingo Church in the Philippines.

Our Lady of the Rosary was believed to have saved the Philippines from the Dutch invasion during the Battle of Manila de Bay in 1646. Thus, she's now known as La Naval de Manila.

On Dec. 5, the Filipino community in Lyon installed the new image of La Naval de Manila and joined the original Fete des Lumieres to thank the Blessed Mother not only for saving the city of Manila centuries ago but also for all the graces and blessings she has been bringing to Christians every day of their lives.

Ceramic sculptures at Gallery Nine

GALLERY NINE is holding the sculpture exhibit "Vivified Forms" by Maria Magdalena.

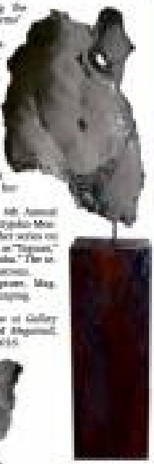
Magdalena was born in Daraga, Albay, and graduated from University of Sto. Tomas with a degree in Fine Arts, major in Advertising.

Constant visits to Orientech in Makati exposed her to the works of pottery artists Anibel and Jaime de Guzman. This awakened her interest in ceramic sculpture. She then met notable artist Tessie Rollo, who became her mentor.

Maria participated in the 4th Annual Student Exhibition of The Potpourri Montessori School of Pottery with her series on Filipino children's games such as "Tagu-taguan," "Bahay Kubo" and "Luksong-tinik." The series was well-received by art patrons.

Aside from ceramic sculpture, Magdalena also does garden landscaping.

"Vivified Forms" is on view at Gallery Nine, 2/F Bldg. A, SM Megamall, Mandaluyong City. Call 914-6655.





"TORSO" 1 (above), "Torso" 1 (left)



"CHILDREN Fishing"

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✔ iPhone	iPhone 4 16GB			
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+	iPhone 4 32GB			
	₱15,399 or ₱1,283.25/mo*	₱13,799 or ₱1,149.92/mo*	₱6,399 or ₱533.25/mo*	FREE
✔ Extra FREEBIES	[illegible]	[illegible]	[illegible]	[illegible]
Suggested freebie for iPhone users	[illegible]	[illegible]	F = Super Surf (unlimited surfing)	

Menu of FREEBIES

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Globe

iPhone 4

Baritone Andrew Fernando: 2010 is the year for strengthening faith



By Pablo A. Tariman
Contributor

BARITONE D3

Malou Jacob play on corruption staged anew

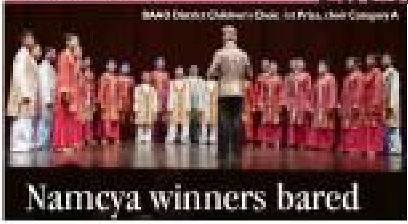
MALOU D3

Paskong Himig opens tonight in Pasig



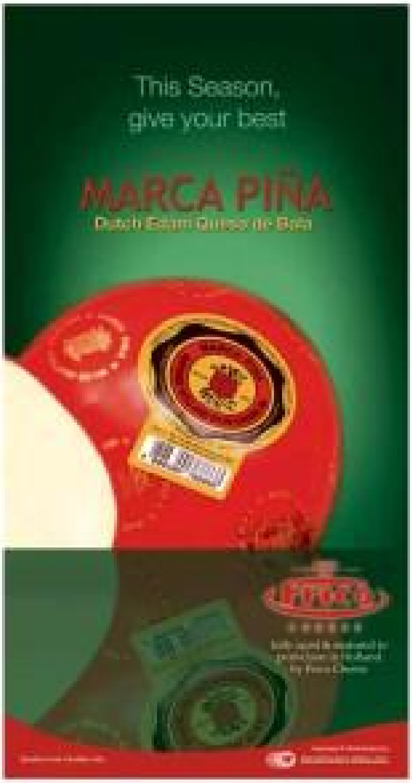
Malou Jacob play...

Baritone Andrew...



Namcya winners bared







LIFESTYLE Arts&Books



Philippine PEN deplores PH support for China boycott of Nobel

Writers call for release of Nobel Peace winner Liu Xiaobo. They also condemn Supreme Court for plagiarism



THE PHILIPPINE Center of the International PEN (Poets & Playwrights, Essayists and Novelists) has called for the release of Chinese writer and 2010 Nobel Peace Prize winner Liu Xiaobo and deplored the decision of the Philippine government to support China in boycotting the award ceremonies in Oslo, Norway.

[illegible]

PHILIPPINE E2





Writers define, defy borders

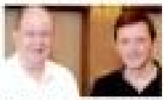




WRITERS, UNITE! Official photograph of the 2010 Philippine PEN National Congress



CEBU judge Simeon Dumdum delivers keynote.

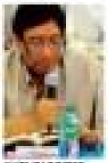




Cebu meets PEN authors at Powerbooks



FICTIONIST Charlson Ong



ANTHOLOGIZER Hermilando Beltran Jr.



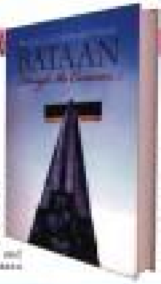
FICTIONIST Jun Cruz Reyes and poet Marjorie Evasco



BIG CROWD of literature lovers at Powerbooks Cebu

Philippine PEN deplores PH support for China boycott...

Book celebrates Bataan history, Tomas Pinpin, and Church heritage



Community Partnerships are key to Jollibee Foundation's CSR





Busog-Lusog-Talino Program

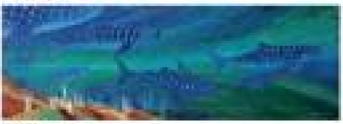
Bridging Farmers in the Jollibee Supply Chain

Encouraging Results through Local Partnerships

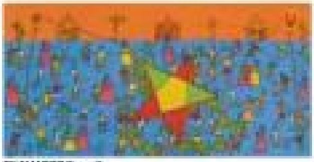
Tejido's 'Gentle Giants' depicts Sorsogon whale sharks

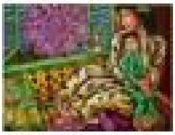


"GUIDANCE"



"LEADERSHIP"





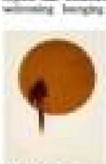


Christmas exhibit at Raphael

Visual Arts



"UNTITLED"





In 'Magsimula Ka!' and 3 other musicals–an illustrative moment

The drama, if you will, is in the details





In 'Magsimula Ka!' and 3 other musicals...



Asia On Stage's 'DragonTales'



Dulaang UP's 'Isang Panaginip na Fili'



Rep's 'Little Women'

Holiday concerts at the Shang

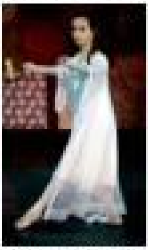
Macuja mom and daughter make 'Nutcracker' even more worth watching











Korean children's dance troupe to perform in Manila



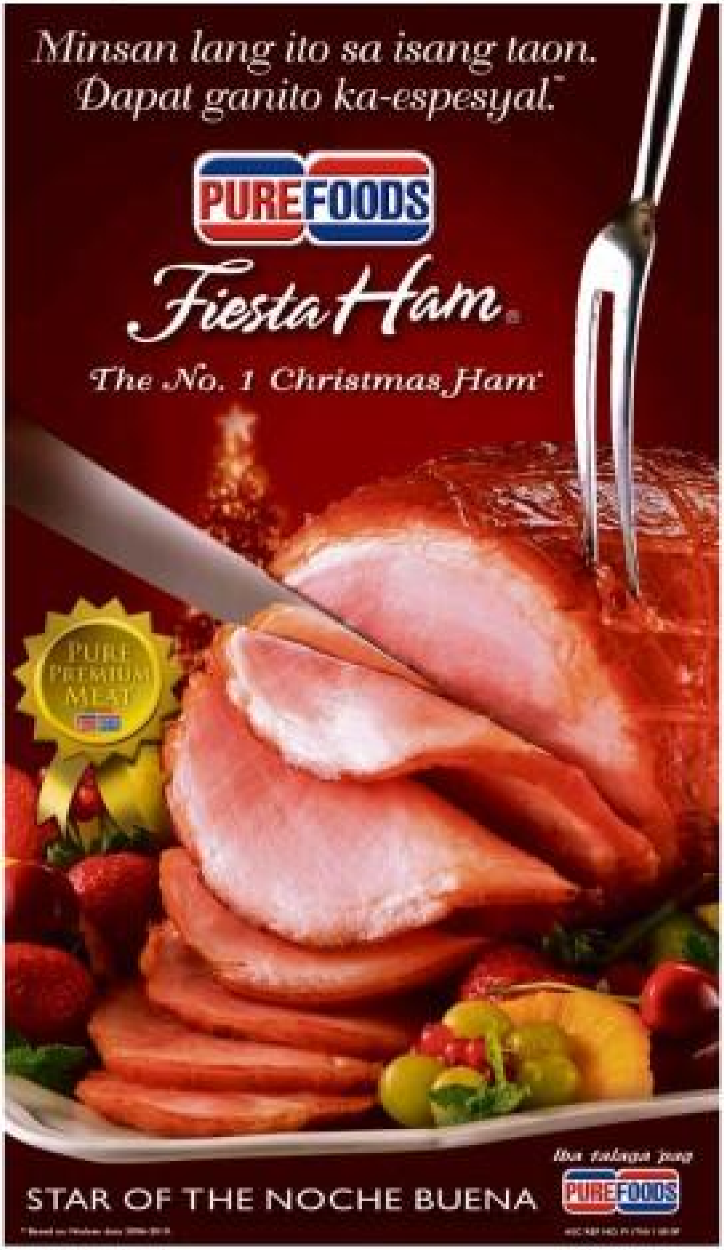
A 'voyage' of rebirth





'CHRONICLES OF NARNIA: VOYAGE OF THE DAWN TREADER'

A 'voyage' of rebirth



Parables

Spirituality

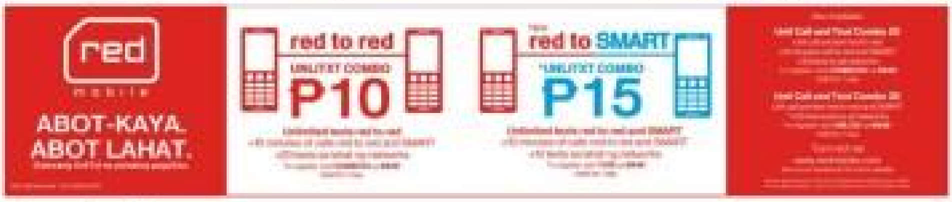
2010 film

ENTERTAINMENT

Editor: Emmie G. Velarde

Star-studded bazaar for a cause

THE NOEL Bazaar and Christmas ShopExpo returns on Dec. 18-23 at the World Trade Center, where GMA Kapuso artists' celebrity booths are located for shoppers to meet and greet their favorite TV stars. The concessionaires of the two-part "Bazaar With a Heart" include Chinaware and home decors, food, apparel and accessories, novelties, books and other gift items. Proceeds will go to the Bantayog ng mga Bayani Foundation, the GMA Kapuso Foundation, the Assumpta Missionaries of Assumption, and Gifts and Graces Foundation, Sto. Niño and John Paul in Malabon City, and Noel B Garen Memorial Clinic.



Five indie films usher in film fest

By Marinel R. Cruz

DEXTER Ocampo said working on the film "Slow Fade" helped him understand what his father went through before succumbing to colon cancer.

"I tried to look at this movie from my father's point of view," the actor, who was only 6 years old when his dad died, told the Inquirer.

Ronald Sales' "Slow Fade" is about a filmmaker, Dario, who's diagnosed with cancer just as his wife Eve gets pregnant with their first child. It is one of five independent films to be screened as a prelude to the coming



VETERAN actress Anita Linda top-bills Adolfo Alix Jr.'s "Presa."

2010 Metro Manila Film Festival.

Dexter is Dario and Precious Lara Quigaman plays Eve. The film was written by Paul Sta. Ana.

'Nasaan si Hesus?'

Jerardo Lim, director of "Nasaan si Hesus?" said the film was made with a measly budget of P80,000. "It was shot in 10 weeks with more than 20 actors. It's a film with a small budget, but with a big heart," Lim added.

It's about a boy who is swept away by a strong current during a riverside picnic. A few years later, the boy returns thinking he is someone else. "It is an experiment on multi-level storytelling," the director explained. "There are parts that seem violent but no violence is shown. It presents positive messages without being preachy."

'Senior Year'

Jerrold Tarog's entry "Senior Year" is about the experiences of 10 middle-class high school students of the fictitious St. Frederick's Academy. The director said the cast is composed of actual students who participated in one of his acting workshops.

The coming-of-age movie also features Clint Ramos, LJ Moreno, RJ Ledesma and Ina Feleo.

'Rosalba'

"Rosalba," by Noel Jarin, is about an overseas Filipino worker (OFW) who confides in her women with another man, was struck and turns her into an eerie neighborhood. Actors Chanel Latorre and Barge Romero play lead roles.

"Nine years ago, I was an OFW in Saudi myself. It was there where I learned about the domestic problems that other Pinoys have," Jarin said. "The film tries to make Pinoys realize that working in another country is not the only way to escape poverty."

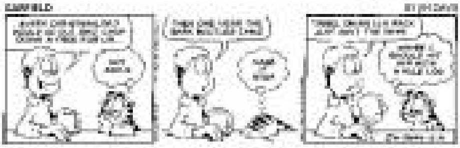
'Presa'

Adolfo Alix Jr. said he takes pride in making films that reflect real-life experiences. His latest, "Presa," is about life in a women's correctional center. It is based on the true story of an inmate, who was accused of

PAGE G4



GARFIELD



A. LIPIN



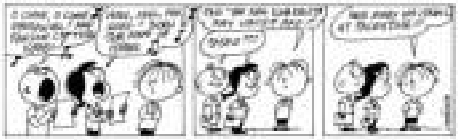
PUGAD BABOY



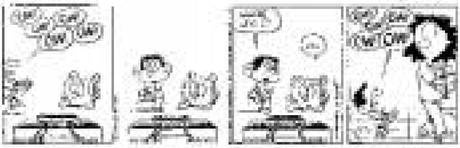
DICK TRACY



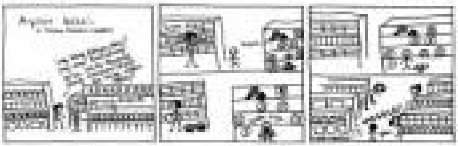
LOVELINOTS



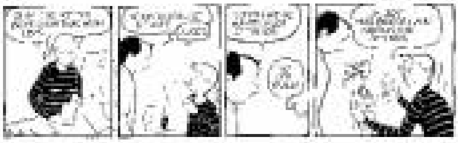
BABY BLUES



BIKOYMACHINE



BEN



ANG DRAYBER



SHERMAN'S LAGOON



TSAOKI



HOROSCOPE

CONCEPTIS SUDOKU

HOW TO PLAY SUDOKU

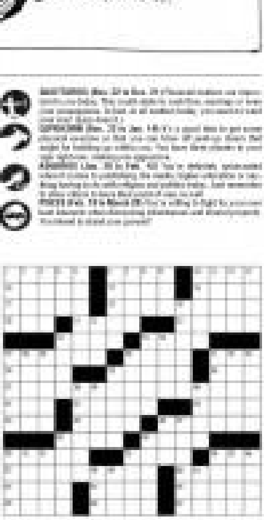
Conceptis Sudoku

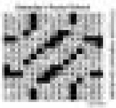
3	8	6	9			1		
				2			3	
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	7						1	
6				5	1	3	4	8
						4	5	
	9			1				
		8			5	9	7	6

CROSSWORD PUZZLE

ACROSS

DOWN





Free concerts at Bonifacio High Street, MRT stations

SHOW TIME

THE MANILA Symphony Orchestra (MSO) performs with musical theater artist Robert Seña and electronic music DJ [illegible] in "Symphony [illegible]"—a free Christmas concert on Dec 16, 8 p.m. at Bonifacio High Street, B3 Lawn [illegible] Taguig.

The MSO will be composed of a [illegible]-piece personnel under principal conductor and music director Arturo Molina.

The show is part of the Holiday Season [illegible] event at Bonifacio Global City (BGC).



ROBERT Seña

'Rock the Rites'

Over [illegible] artists will perform in [illegible] events today at eight MRT stations along Edsa for Rock Ed Philippines' [illegible] edition of "Rock the Rites"—an annual celebration of International Human Rights Day.

[illegible]

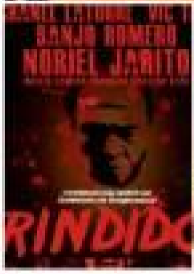
The [illegible] will be held between 12 p.m. and 7 p.m. at the following MRT stations: North Ave., Quezon Ave., Cubao, [illegible], Shaw Boulevard, Ayala and Taft. Log on to [illegible] for more info.

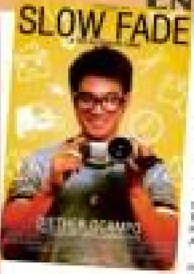


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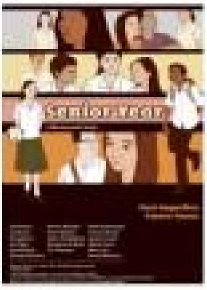
'Simon's Way'

International musical theater artist [illegible] stars in "Simon's Way," an original musical [illegible] [illegible] on the following play dates: Jan. 29 and 30, 2011 [illegible] and Feb. 26 [illegible]





Five indie films usher in film fest







Pursuits, Passion, and Philanthropy in new SunPIOLOgy



ENTERTAINMENT

What money can't buy

DOLLY WOOD


Dolly Anne Carvajal









From strength to strength

VIEWFINDER


Nestor U. Torre

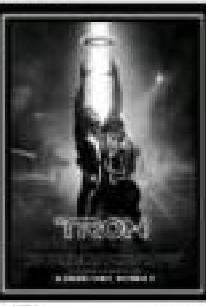
Local TV-film concern

From strength...



Anak TV...





Anak TV honors favorite stars, child-friendly programs



NETWORK RIVALS. Ted Failon, Mike Enriquez and Arnold Clavio



HEADS UP. Mel Tiangco, Bernadette Sembrano and Korina Sanchez



KAPAMILYAS. Anne Curtis and Charo Santos-Concio

Kapamilya roster

Kapatid's lone bet

Christmas puzzles in Eureka! | [illegible]
Winning essays in Hoblis contest | [illegible]

LEARNING

Monuments to education

By [illegible]

IT IS perhaps a measure of how much Filipinos used to value education that they built institutions of learning that not only inspired awe and reverence, but were also based on solid foundations and could withstand the country's extreme climatic occurrences.

[illegible]

Shrines to learning

[illegible]



[illegible]

Gabaldon design

[illegible]



[illegible]



[illegible]

List of heritage schools as of July 20[illegible]

[illegible]



THE UNIVERSITY of Santo Tomas [illegible]



CHILDREN'S HOUR IS 10

[illegible]

Bus brings learning to countryside

[illegible]



[illegible]

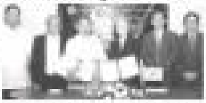
Playgrounds for the MIND

Member Schools

DLSU-D launches Project 67 for scholars

UE sets yuletide celebration 2010

LETRAN SIGNS MOA WITH GYEONGJU UNIVERSITY

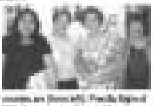


UST's living Rosary: Thanking Mary in a grand way

QCQC INSTITUTE OF NURSING MEDICAL MISSION



PWU MOUNTS PHOTO EXHIBIT



Feati University holds inter-school battle of the bands

WMSU STUDENT TOPS NAT'L CIVIL ENGINEERING QUIZ



Sen. Santiago is guest speaker in CEU forum

Team Monarchs is champ again

CBI ADDS OLFU TO ITS ROSTER



CCP students bag 1st place in 'BARE M.E.'

MSEUF, CSU-Chico sisterhood pact eyed

PSBA ALUMNI ASSOCIATION HONORS 13 ACHIEVERS AT DUSIT HOTEL



Culinary school opens Makati branch





Voyage ends for 'Lucy'

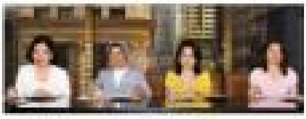


Monuments...



Race against time

FOOTNOTES



St. Paul University joins Entrep Corner

Say 'Happy birthday' and win cash



UK firm inks deal with DLSU



Christmas puzzles

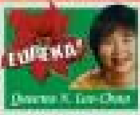
Keep an open mind

Solve puzzles



Past shows way to future

Christmas puzzles



Queena N. Lee-Chua

Think outside the box

Look for patterns

Once more, with feeling



In Cebu, a photo-op for how kids view violence





Submissions to Likhaan Journal 5 now accepted



SHOWCASING YOUNG SCIENTISTS



Credit Cards to the MAX

When good people make bad decisions

How to maneuver out of debt and never go back there again

By Kenneth M. del Rosario

At one point in your life, you'd encounter a friend or someone they know who has had trouble managing their credit card debts.

A blog entry from inquirer.net relates a story of a retired couple who [illegible] amassed [illegible] in debt splurging on their grandchild, refurbishing their new home, and several road trips.

In other words, they enjoyed their newly earned status too much and went on a buying spree.

But since the couple is retired, which means they have no steady stream of income anymore, they had a hard time getting out of their debt grave.

Thinking they could remedy the situations themselves, they tried to keep a lid on the problem. But they didn't have much time to come clean.

The banks came knocking, asking them for payment.

It's a classic case of good people making bad decisions, apparently.

But it's important to note that it's not just about paying off the debts and going on with their lives like nothing happened.

It's the mindset and lifestyle that needed a quick change. If not, there's a good chance they'll just get caught in an ugly vicious cycle.



RECKLESS swiping of that card might lead to big problems



It's a difficult situation. But should you find yourself in a similar hole, here are several steps you can do to put an end to the unfortunate predicament:

1. Stop the wanton swiping

There's no need to cut the credit cards. What's important is for you to understand what responsible swiping is. Limit the "wants" for a while and focus on the "needs." The goal is to reduce or eliminate the debt as soon as possible.

2. Find other sources of funds

Consider doing away with things you don't really need and sell them for additional income. Open a garage sale for the weekend or sell some of the excess stuff on [illegible]. Use the money to pay a portion of your debts.

3. Pay as aggressively as possible

If you're trying to pay off debt from multiple credit cards, [illegible]. It would help though if you pay first the credit card with the highest interest rate or the one with the biggest amount.

4. Talk to your credit card issuer

Let them know what kind of situation you are in. The credit card issuer would appreciate that you are open for communication. Ask if they can waive any of the fees so you can pay off the debt easier.

Additional info from blogs.inquirer.net



I used my credit card most recently to donate to charity/water.org as I feel strongly about their causes. I also know friends who have used their credit cards to help the kids of World Vision. - Leslie Chua, hotel manager



My credit card keeps my steady dose of caffeine. In a flash, I can get my soothing hot caramel macchiato. Believe it or not, I once almost reached my credit limit just by regularly going to coffee shops alone. - Drew Abaybar

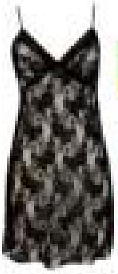




When I was in Malta back in 2008, I used my credit card to buy antihistamine for my allergies. It only cost around 5 euros but I didn't have any penny at that time. How thankful I am that I had my card with me. - Ronnel Reyes, chef



I used my credit card to buy eight copies of Mariah Carey's "Merry Christmas II You" holiday album last month. I also used it to order a couple more copies from the United States and Singapore. - Bianca



For our anniversary celebration, I used my credit card to order sexy lingerie and whip which my boyfriend really liked. Next time, he asked if I can dress up as a sexy school girl. Let me go online..... - Paige, nurse

It's not just for a new pair of shoes

Here are some interesting items, products, or services from credit card purchases

By Kenneth H. del Rosario

IT'S SWIPING season once more that time of the year when the temptation to use one's credit cards with wild abandon reaches stratospheric heights.

While it's common to use your cards to purchase grocery items, a new pair of shoes, or a new mobile phone, it's interesting to note that you're friendly credit cards can be put to more good use.

Inquirer Supplements surveyed people from Facebook and asked them what the most unique item, product, or service it is they had purchased using their credit cards. Here are some of the more interesting answers:



I sent my sister to have her hair done as a gift in a nice salon with the use of my credit card. She's a lucky sister because I also enrolled her for a fitness center membership with my card. - Marivel Valles



There's an Omega Men's watch worth P50,000 I bought in 2001. The recipient is no longer in my life but that was a very expensive "getting-rid of present." - Manild Figueras, public relations officer



I bought a gallon of Garrett popcorn worth P2,000. It's so expensive! I bought it when I went to Universal Studios in Singapore. - Ana Liza Reyes, account executive



I spent P18,000 for an L-shaped comfy sofa. I liked it because of the red and green (and brown) colors of the big pillows. Very Christmassy! At least I was able to fill up the space at home. - Jenn Tio, secretary



I once used my credit card to pay for $260 for six kilos of excess baggage on a flight from Manila to Europe. - Doris Dumlao, business reporter



I once bought a big inflatable crocodile (stuffed toy) from the Australian Geographic Shop - finance manager

When to use your credit card

WHILE THE credit card industry in the country is yet to reach its maturity, there is an increasing number of purchases where swiping your credit card makes more sense. Here's when you should use this "plastic" friend of ours.

- **Use a credit card for big purchases**

You don't want to buy, say, a laptop or other big-ticket items with a debit card, especially if you purchase it online. Credit cards allow you to withhold payment if something goes wrong with your purchase, and the card issuer often investigates the problem for you. With a debit card the cash is deducted from your checking account immediately, and it may be up to you to resolve any problems with the merchant.

Some credit cards even lengthen the warranty on products you buy. You may also get additional protections against fraud, damage, identity theft, or plain old theft. Many credit cards also offer complimentary travel insurance, car rental loss and damage insurance, and 24-hour travel, roadside, and emergency assistance.

- **Use it for gas, hotels, and car rentals**

Some hotels, gas stations, restaurants, auto rental companies, and retailers put a hold on the money in your checking account until a debit transaction is processed, which might take up to several days for signature-based payments. What's more, the amount that's blocked can significantly exceed the amount of your purchase. These holds can prevent you from accessing the funds in your bank account and result in bounced checks, declined transactions, or overdraft charges.

- **Use it to earn rewards**

Fewer debit cards have rewards programs, and the programs of the ones that do aren't as good as those of credit cards. Using your debit card won't maximize the amount of cash back or points you can earn. Rewards credit cards, however, tend to have the highest interest rates, so unless you pay off your balance in full each month, you shouldn't use one.

- **Use it when safety is paramount**

People who create fake ATM or debit cards by stealing your PIN and other account data can simply pull cash from your bank account. Using a technique known as skimming, they set up equipment that captures magnetic-stripe and keypad information when you use your PIN at ATMs, gas pumps, restaurants, and retailers. When you do use a debit card, don't type in your PIN at the pump; sign for the transaction instead. Use only ATMs inside banks, and monitor your account online for abnormal activity.

Source: ConsumerReports.org; http://shopping.yahoo.com

Responsible use of credit card makes life easy for you





What are the advantages of establishing credit?

How can I manage my credit responsibly?

Use the 20/10 rule

How do I know when my credit card spending is getting out of hand?

When do we know we have too much credit already? And what is debt ratio?

Example:
Monthly debt repayment P4,000
Monthly take-home pay P10,000
Debt ratio 40%

Using plastic money during a trip



Before

During

After

Citibank promises the most rewarding dining experience to cardholders

Home Depot offers Exclusive Double Zero Interest Payment

Union Bank ties up with CW Home Depot to offer its own Visa Credit Card





